

DOCUMENT RESUME

ED 269 490

UD 024 811

AUTHOR Maxwell, Joan Paddock
TITLE No Easy Answers: Persistent Poverty in the
Metropolitan Washington Area.
INSTITUTION Greater Washington Research Center, Washington,
DC.
PUB DATE Dec 85
NOTE 96p.; Funded in part by the Commission on Social
Services of the Department of Human Services of the
Government of the District of Columbia.
AVAILABLE FROM Greater Washington Research Center, 1717
Massachusetts Ave., N.W., Suite 403, Washington, DC
20036-2076 (\$15.00; student price \$7.50).
PUB TYPE Reports - Research/Technical (143)
EDRS PRICE MF01/PC04 Plus Postage.
DESCRIPTORS *Blacks; Black Youth; Census Figures; *Child Welfare;
Educational Opportunities; *Employed Women;
Employment Opportunities; *Females; Heads of
Households; One Parent Family; *Poverty;
Unemployment; *Welfare Services
IDENTIFIERS *District of Columbia

ABSTRACT

This paper examines the extent and nature of poverty in Metropolitan Washington, D.C., how it compares to poverty in other similar metropolitan areas, and what can be done to reduce the numbers of persons suffering from persistent poverty in Washington. According to 1970 and 1980 U.S. Census Bureau data, poverty in the Washington, D.C., metropolitan area was concentrated among blacks, particularly among black female-headed families. The black male employment picture became significantly worse during the 1970s, and poverty among black children was high and may increase. Poor, uneducated black female heads of families in the District can be expected to have difficulty earning their way out of poverty. Over the long term, programs that increase educational attainment, decrease teenage pregnancy, and increase employment appear likely to reduce poverty; but in the near term some form of income support is needed. (CG)

* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *

No Easy Answers: Persistent Poverty in the Metropolitan Washington Area

By Joan Paddock Maxwell
December 1985

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

✓ This document has been reproduced as
received from the person or organization
originating it.
☐ Minor changes have been made to improve
reproduction quality.

• Points of view or opinions stated in this docu-
ment do not necessarily represent official NIE
position or policy.

"PERMISSION TO REPRODUCE THIS
MATERIAL HAS BEEN GRANTED BY

Joan Paddock Maxwell
Greater Washington Research
Center

TO THE EDUCATIONAL RESOURCES
INFORMATION CENTER (ERIC)."

Greater
Washington
Research
Center

NO EASY ANSWERS:

PERSISTENT POVERTY IN THE METROPOLITAN WASHINGTON AREA

by

Joan Paddock Maxwell

Greater Washington Research Center

December 1985

The Greater Washington Research Center is an independent and nonpartisan organization that provides reliable information and impartial analysis about the people, economy, and governments of the Washington area. It prepares timely and objective reports on issues, problems, and trends.

The Research Center is a membership organization. Over 150 member companies and firms provide about two-thirds of its general operating budget; foundations donate most of the remaining one-third.

Interpretations and conclusions contained in Research Center publications are those of the authors. They should not be ascribed to the Research Center, its trustees, its members, or its funding sources.

Copyright © 1985 Greater Washington Research Center
Washington, D.C.

Price \$15.00

(student price \$7.50)

Table of Contents

Summary of Findings	v
Preface	ix
Acknowledgments	x
List of Text Tables	xi
List of Appendix Tables	xii
Purpose of this Study	1
How the Poverty Level is Determined	2
Problems with the Data	3
Poverty in the Washington Area in 1980	4
Poverty in the Washington Area Compared to Poverty in Other Areas	6
The Concept of the Persistently Poor	12
High Poverty Among Increasing Numbers of Black Female-Headed Families	14
High Poverty Among Black District Children	18
Negative Trends in Full-Time Employment Among Black District Males	19
Negative Trends in Full-Time Employment Among Black District Females	22
The Relationship Between Black Male Employment and Black Female-Headed Families	23
Can Paid Employment Solve the District's Black Poverty Problem?	27
The Additional Difficulties Facing Poor Working-Age Black Female Family Heads	31
Differences in Earnings Among Black and White Men and Women ...	33
A Look at Some Absolute Numbers	37
National Poverty Trends Since 1980	38
Long-Term Strategies to Reduce the District's Black Poverty Population	39
No Easy Answers for the Short Term	40
Appendix A: The Problem of Health Insurance for Low-Income Working Families	43
List of References	46
Appendix B: Detailed Tables	47

Summary of Findings

- 1. According to the 1980 census, poverty in the Washington metropolitan area was concentrated among blacks in the District of Columbia.**
 - o Those Washington-area residents most likely to be in poverty were black residents of the District of Columbia. Poverty rates among this group were three times the areawide overall average and five and a half times the rate for whites in the suburbs.
 - o This concentration of metropolitan-area poverty among central city black residents was similar to the pattern found in six other comparable metropolitan areas.
 - o Although the pattern of concentration was similar in all areas, the relatively large proportion of middle- and upper-income black District residents kept the District's black poverty rate relatively low: lowest for District blacks when compared with blacks in six other central cities, and lowest for blacks in the Washington area compared with blacks in six other metropolitan areas.
- 2. District poverty was particularly concentrated among black female-headed families.**
 - o Between 1970 and 1980 female-headed families increased dramatically as a percentage of all families. This was true both in the Washington region in general and in the District of Columbia in particular.
 - o Poverty among black female-headed families in the area was high. The highest rate of poverty among black female-headed families was in the District of Columbia.
 - o Persons in black female-headed families made up half of the District's total poverty population.
- 3. The black male employment picture in the District became significantly worse during the 1970s.**
 - o The percentage of black adult males not working at all increased by half, from 27 to 41 percent.
 - o By 1980, one out of four black males in their late twenties and one out of five black males in their thirties were not working at all.
 - o This may suggest at least a partial explanation for the District's increase in black female-headed families and the continuing high levels of poverty among such families.

4. **Poverty among black children in the District was high and may increase.**
- o In 1980 in the District, one-third of all black children lived in households with incomes below the poverty line.
 - o Half of all black children in the District lived in female-headed families in 1980; 45 percent of these children were poor.
 - o The increase in black female-headed families and high rates of poverty among these families make increasing poverty among black District children likely.
5. **It appears likely that significant numbers of poor people in the District will not be able to pull themselves out of poverty through earnings from employment, at least in the near term.**
- o In 1980, nearly half the District's poor residents were too young or too old to work.
 - o While overall educational levels for District blacks of working age were high compared to national black averages, significant numbers of poor District blacks were undereducated.
 - o Over half the District's poor black household heads of working age (twenty-five to sixty-four) had not completed high school.
 - o Low educational levels may have particularly handicapped job seekers in the Washington area because the area's overall level of education was the highest of any major metropolitan area in the country. This means it may have been especially hard for undereducated District blacks of working age to obtain jobs paying wages above the poverty level.
6. **Poor, undereducated black female heads of families in the District can be expected to have particular difficulties in trying to earn their way out of poverty.**
- o In 1980, nearly two-thirds of all black female family heads in poverty aged twenty-five to sixty-four had not completed high school.
 - o The average black family headed by a woman in poverty contained twice as many dependent children under eighteen as the average black family that was not in poverty.
 - o Black women earned significantly less at full-time jobs than did either black or white men in the District, even when they were of similar ages and educational levels.
 - o These facts taken together mean that on average poor black female family heads had more children to support than other family heads but less chance of earning enough money to support them.

7. Over the long term, programs that increase educational levels, decrease teenage pregnancy, and increase employment appear likely to reduce poverty.
 - o Inadequate schooling appears clearly linked to inadequate income.
 - o Nationally, teenage pregnancy is linked to young women leaving school early.
 - o Persons with adequate education appear generally able to earn wages above the poverty level.
8. However, in the near term the only way to reduce poverty among significant numbers of black District residents appears to be through some form of income support.
 - o Income support appears to be the only way to increase the incomes of poor people who are either not of working age or unable to work.
 - o Income support may also be necessary for those undereducated poor people of working age who are unable to find jobs that pay enough to lift themselves and their families out of poverty.

Preface

This paper brings together facts from the 1970 and 1980 censuses about poverty in the Washington area, with particular emphasis on the local group that suffered most intensely from poverty: black persons living in the District of Columbia.

We hope this paper will begin to establish a growing body of information about persistent poverty in our area and that it will help catalyze and focus efforts to reduce poverty among our fellow citizens.

Atlee E. Shidler
President

Acknowledgments

I am deeply indebted to a number of people who took the time to review this paper in one or more of its several drafts and give me their comments, including Marthlu Bledsoe, Ann Chinn, Thomas Downs, James Gibson, George and Eunice Grier, Terry Newmyer, Donna Pavetti, David Rivers, Audrey Rowe, Richard Snowdon, Ken Sparks, and Eddie Williams.

Kaushal Chauhan and Rickie Glasgow worked long hours as research assistants on the census tables. Janice Outtz of the Research Center staff prepared several poverty tables. Philip Dearborn and Atlee Shidler of the Research Center were unusually helpful editors and remained supportive while the analysis evolved over a period of more than a year.

We thank the Commission on Social Services of the Department of Human Services of the government of the District of Columbia for funding part of the cost of this paper.

David Aiken copy edited the manuscript. Barbara Middleton, Carol Horne, and Paula Galera typed and retyped with skill and good humor.

Any errors that remain are entirely my responsibility.

Joan Paddock Maxwell

List of Text Tables

1 - Percentage of all persons in poverty in 1979, seven central cities and seven metropolitan areas	7
2 - Percentage of black persons in poverty in 1979, seven central cities and seven metropolitan areas	9
3 - Average annual income of black households in 1979, seven central cities	11
4 - Groups at greater and lesser risk of persistent poverty, United States, 1978	13
5 - Percentage of female-headed black families in poverty, seven central cities, 1980	16
6 - Numbers and percentages of female-headed black families and female-headed black families in poverty, District of Columbia and Washington suburbs, 1970 and 1980	18
7 - Men working full time per 100 women of the same age and race in the District of Columbia, 1970 and 1980	26
8 - Poverty among black District residents by age group, 1980	27
9 - Percentage of poor black District residents aged 25-64 with less than four years of high school by family status, 1980	30
10 - Average number of dependent children under eighteen in black families, District of Columbia, 1970 and 1980	32
11 - Average full-time earnings of high school graduates and above, District of Columbia, 1979	36
12 - Average full-time earnings of college graduates and above, District of Columbia, 1979	36
13 - Maximum potential subsidies, 1985	43
14 - Maximum potential net in cash and stamps, 1985	44

List of Appendix Tables

A1 - Selected central cities that can be compared to the District of Columbia, 1980	47
A2 - Standard Metropolitan Statistical Areas that can be compared to the Washington area, 1980	48
A3 - Persons in poverty in 1979 in the SMSA, the central city and the suburbs, seven SMSAs, 1980	49
A4 - Black persons in poverty in 1979 in the SMSA, the central city and the suburbs, seven SMSAs, 1980	50
A5 - White persons in poverty in 1979 in the SMSA, the central city and the suburbs, seven SMSAs, 1980	51
A6 - Black population by age, seven central cities, 1980	52
A7 - Percentage of persons below poverty level in 1979 by age, seven central cities, 1980	53
A8 - Percentage of black persons below poverty level in 1979 by age, seven central cities, 1980	54
A9 - Black population by selected family characteristics, seven central cities, 1980	55
A10 - Percentage of black persons below the poverty level in 1979 by selected family characteristics, seven central cities, 1980	56
A11 - Average annual income of black households in 1979, seven SMSAs, 1980	57
A12 - Female-headed families and female-headed families in poverty, seven central cities, 1980	58
A13 - Males 16 and over who worked full time, District and suburban blacks and whites compared, 1970.....	59
A14 - Males 16 and over who worked full time, District and suburban blacks and whites compared, 1980	60
A15 - Persons 16 and over unemployed or not in the labor force, blacks and nonblacks compared by sex, District of Columbia and Washington suburbs, 1970	61
A16 - Persons 16 and over unemployed or not in the labor force, blacks and nonblacks compared by sex, District of Columbia and Washington suburbs, 1980	62

A17 - Persons 16 and over not working full time in 1970 and 1979, District and suburban blacks and whites compared by sex, 1970, 1980	63
A18 - Labor force status of young males 16-39, blacks and whites compared, District of Columbia, 1970, 1980	64
A19 - Females 16 and over who worked full time in 1970, District and suburban blacks and whites compared	65
A20 - Females 16 and over who worked full time in 1979: District and suburban blacks and whites compared, 1980	66
A21 - Labor force status of young females 16-39, blacks and whites compared, District of Columbia, 1970, 1980	67
A22 - Labor force participation of black men and women 16 and over in 1979, seven central cities, 1980	68
A23 - Years of school completed by black men and women 25 and over, seven central cities, 1980	69
A24 - Years of school completed by white men and women 25 and over, seven central cities, 1980	70
A25 - Years of school completed for males 15 and over by age and race, blacks and whites compared, District of Columbia, 1970, 1980	71
A26 - Years of school compleeted for females 15 and over by age and race, blacks and whites compared, District of Columbia, 1970, 1980	72
A27 - Mean annual earnings in 1979 of males 18 and over who worked full time by years of school completed, blacks and whites compared, District of Columbia, 1980	73
A28 - Mean annual earnings in 1979 of females 18 and over who worked full time, by years of school completed, blacks and whites compared, District of Columbia, 1980	74

NO EASY ANSWERS: PERSISTENT POVERTY IN THE METROPOLITAN WASHINGTON AREA

Purpose of this Study

This study uses 1970 and 1980 U.S. Census Bureau data to look at the following questions:

1. What is the extent and nature of poverty in the metropolitan Washington area?*
2. How does the poverty in the metropolitan Washington area compare to the extent and nature of poverty in other metropolitan areas of similar size around the country?
3. What people in the Washington area appear to be at particular risk of continuing or increasing poverty?
4. What can be done to reduce the numbers of people in the Washington area who suffer from long-term, persistent poverty?

Poverty is a complex problem for which no simple or easy solutions have been found. This paper does not purport to be a complete or definitive analysis of the topic. Rather, it attempts to offer some general descriptions and concepts that may be helpful to those trying to understand the extent and nature of poverty in the Washington area and to do something to reduce it.

The paper begins by explaining how the poverty level is determined. It presents some general information about people in poverty in the metropolitan area in 1980 and compares them to people in six other similar areas. Then it describes the concepts of "temporary poverty" and "persistent

*In 1980 the Washington standard metropolitan statistical area consisted of the District of Columbia; the Maryland counties of Charles, Montgomery, and Prince George's; the Virginia cities of Alexandria, Fairfax, Falls Church, Manassas and Manassas Park; and the Virginia counties of Arlington, Fairfax, Loudoun, and Prince William.

poverty," and looks in more detail at those groups in the Washington area who appear to be at risk of persistent poverty, exploring some possible causes for their high rates of poverty. Finally, it examines the potential ability of these groups to earn their way out of poverty through paid employment and provisionally recommends strategies for the future.

Clearly, 1980 data are out of date in 1985. But the 1980 census offers the most recent data set that gives us enough detail on appropriate groups and geographic areas to let us make comparisons in which we are interested. Quantitative changes have occurred between 1980 and 1985, but in general the relative strengths and weaknesses identified here can reasonably be expected to have continued to the present.

How the Poverty Level is Determined

An official American poverty standard is determined every year by the federal government. Persons with incomes below this standard are officially in poverty.

Because research showed that low-income families typically spent about one-third of their income on food, the government decided to base the poverty standard on an official food budget adjusted for family size; the budget is multiplied by three to cover expenses other than food. The official food budget used for this purpose is based on estimated current "thrifty" food costs supplied by the Department of Agriculture.

Considerable controversy surrounds the poverty standard, with some claiming it is too low and others that it is too high. Those who say it is artificially low make two main arguments. First, the "thrifty" food budget is characterized by the Department of Agriculture not as a budget for long-

term use but rather as one designed for "temporary" or "emergency" use only. If the budget were for long-term use, both it and the poverty standard presumably would be higher. Second, the price of food has not risen as quickly as have the prices of clothing and shelter. Thus if the poverty level were based on one of these other necessary items it might be higher than it is now.

Those who claim the poverty standard is generous or even overstated observe that the poverty standard does not include the value of non-cash government benefits that assist low-income people. These include food stamps, subsidized housing, and Medicaid. While a case can be made that the value of Medicaid should not be counted since people only benefit from it when they are sick, those who receive food and housing assistance receive a near equivalent of money. Many people also believe that some low-income persons under-report their incomes.

The official U.S. poverty level for a family of four persons was \$3,968 in 1970 and \$8,414 in 1980.

Problems with the Data

Three factors affect the data reported here. First, the District's unique city-county-state status for federal data-gathering purposes results in a wealth of census data about the city. By contrast, census data for the surrounding jurisdictions, or even for the Washington suburbs as a whole, are significantly less detailed. Thus, many types of data about the District cannot be compared with equivalent data for the suburbs. In many instances equivalent data for other central cities in the United States also are not available.

The second factor is the snapshot nature of the census data on which this analysis is based. This paper includes a great deal of information drawn from the 1970 and 1980 censuses, but the intervening years--1971-1979--are not covered. Nor do the two censuses that are included report on the same people. National studies make it clear that these gaps can lead to misinterpretations.

Third, the data presented here are confined to blacks and whites. Time and funding limitations made it impossible to include other groups, such as Hispanics.

Despite these shortcomings, I believe the data available do enable us to make some valuable comparisons and reach some valid conclusions.*

Poverty in the Washington Area in 1980

According to the 1980 census, poverty in the Washington metropolitan area was strongly concentrated among black persons living in the District of Columbia.

The Washington metropolitan area contained some three million persons in 1980, of whom 638,000 lived in the District of Columbia. Of all metropolitan-area residents, 24 percent were black; of the District of Columbia's residents, 70 percent were black.

The metropolitan area's poverty population totaled just under a quarter of a million persons, representing 8 percent of the total population, about the same percentage as a decade ago.

*It should be noted that the national economy in 1980 was at approximately the same relative level of strength as in 1970.

Persons living in the area's central city were more than three times as likely to be in poverty as were persons living in the suburbs. Among District residents, 19 percent were in poverty compared to 6 percent of suburban residents.*

Of all persons in poverty in the area, more blacks than nonblacks were poor, both in absolute numbers** and in percentage terms. Seventeen percent of blacks in the area were poor while 5 percent of nonblacks were poor, a difference of more than three times.

Black persons in the District suffered from poverty at a rate twice that of suburban blacks. The black poverty rate in the District was 22 percent, while the suburban equivalent was 11 percent. Even more striking, the poverty rate for blacks in the District was five and a half times the rate of 4 percent for suburban whites.

Because of their high rate of poverty, black persons in the District of Columbia made up a disproportionately large percentage of the total population in poverty in the Washington metropolitan area. While District blacks accounted for just 15 percent of the total population of the area, they accounted for 39 percent of all poor people in the area.***

It is clear, then, that in 1980 the District of Columbia included a disproportionately large share of the poverty population of the Washington metropolitan area, and that this share was concentrated among the District's black residents. It is reasonable to assume that this situation is still the case in 1985.

*Because only 20 percent of the area's population lived in the District, however, in terms of absolute numbers more poor persons lived in the suburbs (131,876) than in the central city (113,356).

**Of those in poverty, 139,619 were blacks and 105,613 were nonblacks.

***Suburban blacks made up 14 percent of the area's total population and 18 percent of the area's total poverty population.

Poverty in the Washington Area Compared to Poverty in Other Areas

Data on the nature and extent of poverty in the Washington area can best be appreciated in comparison with similar data on other metropolitan areas and their central cities. To provide this perspective, I compared the District of Columbia to Atlanta, Baltimore, Boston, Cleveland, Dallas, and Oakland. This sample provides one city each from the Northeast, Mid-Atlantic, South, Midwest, Southwest, and West Coast regions.*

As was true in the Washington area, according to the 1980 census poverty among persons in the six comparison central cities was significantly higher than overall poverty for each of their respective metropolitan areas. Poor people living in each of the six other central cities consequently made up a disproportionately large percentage of the total poverty population in their respective SMSAs (see Table 1 and Tables A3, A4, and A5**). Thus the District of Columbia's disproportionate share of the Washington area's poverty population was typical of all seven areas studied.

*These cities and their respective metropolitan areas are reasonably similar to the District of Columbia and the Washington metropolitan area. Of the seven cities, in population the District ranked third after Dallas and Baltimore. The District's percentage of black persons was the highest, 70 percent, slightly ahead of Atlanta, with a black population of 67 percent, and significantly ahead of the other areas, whose black populations ranked from 22 to 55 percent. Of the metropolitan areas, in population the Washington area ranked second after San Francisco/Oakland. Its percentage of black persons was also the highest (28 percent), ahead of Baltimore and Atlanta (25 and 24 percent respectively), and significantly ahead of the other areas, whose black populations ranged from 6 to 18 percent (see Tables A1 and A2 in Appendix B).

**Tables whose numbers are prefaced by the letter A can be found in Appendix B.

Table 1
Percentage of all persons in poverty in 1979,
seven central cities and seven metropolitan areas

Category	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Persons in poverty in the metropolitan area	12%	12%	9%	10%	10%	8%	10%
Persons in poverty in the central city	28	23	20	22	14 ¹	19	19 ²
Persons in poverty in the rest of the area	8	6	7	5	7	6	7

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years. Data are estimates based on a sample.

¹Poverty in Fort Worth city (another central city in Dallas' SMSA) was 14 percent.

²Poverty in San Francisco city (another central city in Oakland's SMSA) was also 14 percent.

Source: U.S. Bureau of the Census (1982), Table S-2.

In each of the six comparison areas, the incidence of poverty among black persons was dramatically higher than it was for all residents taken together. This was true in all the central cities, in all the metropolitan area jurisdictions outside the central city, and in all the metropolitan areas. In four of the six areas, poverty among black persons in the central city was higher than poverty among black persons in the suburbs. Thus the disproportionate concentration of poverty among black persons in the Washington area was typical of the areas studied, as was the higher poverty among Washington's central-city blacks as compared to suburban blacks.

Although the relative distribution of poverty in the Washington metropolitan area was typical, when the areas' actual poverty rates are compared the situation in the Washington area was not typical. Of the seven central cities, the District of Columbia's percentage of persons in poverty tied for second lowest. Of the seven metropolitan areas, the Washington area's percentage of persons in poverty was the lowest (see Table 1).

Moreover, the District of Columbia's percentage of black persons in poverty was the lowest. The District also had the lowest poverty rate for young black persons, for black persons of working age, and for elderly black persons (see Table A8). The Washington area's percentage of black persons in poverty was also the lowest of the seven metropolitan areas (see Table 2).

Both District and Washington-area blacks had relatively high average household incomes as compared to the other six cities and areas. An examination of black household income in the seven cities in 1979

Table 2
Percentage of black persons in poverty in 1979,
seven central cities and seven metropolitan areas

Category	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Black persons in poverty in the metropolitan area	28%	28%	26%	27%	25%	17%	22%
Black persons in poverty in the central city	35	31	29	32	25 ¹	22	25 ²
Black persons in poverty in the rest of the area	20	15	16	14	24	11	18

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years. Data are estimates based on a sample.

¹Poverty among blacks in Fort Worth city (another central city in Dallas' SMSA) was 27 percent.

²Poverty among blacks in San Francisco city (another central city in Oakland's SMSA) was also 25 percent.

Source: U.S. Bureau of the Census (1984), Table S-2.

demonstrates the relative economic strength of black households in the District. The District's percentage of black households in the bottom income group was the lowest; the District's percentage of black households in the top income group was the highest (see Table 3). These rankings were the same for the Washington metropolitan area as a whole compared with the other metropolitan areas (see Table A11).

It is common to say that whether a glass is half full or half empty depends on your point of view. In the case of poverty in the District of Columbia, it would be fair to say that the city's glass is either three-quarters full or three-quarters empty, depending on your point of view. When compared to six other central cities, the District of Columbia's situation is favorable. Of the seven cities, the overall incidence of poverty among all the District's residents and among its black residents was relatively low. However, as was generally true in the other areas, when poverty rates in the District are compared to those in the surrounding suburbs, or when poverty rates among its black residents are compared to the total population or to the suburban black population, the District of Columbia's situation is unfavorable.

Table 3
Average annual income of black households in 1979,
seven central cities

Household income	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Less than \$5,000	31%	26%	26%	31%	21%	19%	25%
\$5,000 to \$9,999	22	20	23	18	21	17	20
\$10,000 to \$19,999	27	28	31	27	33	31	28
\$20,000 to \$34,999	14	20	17	19	21	22	20
\$35,000 or more	4	6	4	5	5	10	8

Note: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981c), Table 136.

The Concept of the Persistently Poor

A major national study called the Panel Study of Income Dynamics* has reported that short-term or temporary poverty is relatively common, but long-term or persistent poverty is quite uncommon. Persistent poverty, according to the study, is concentrated among black persons, most particularly among black female-headed families.

One of the significant distinctions made by Panel Study researchers is between the "temporary poor" and the "persistently poor." Researchers developed the temporary poor concept when they found major shifts from year to year in the population in poverty. Between one-third and one-half of those families who were below the poverty line in one year rose above it in the next year. Researchers estimated that about one-quarter of the entire U.S. population lived in a family with an income below the poverty line during at least one of the years from 1969 through 1978, meaning temporary poverty is a surprisingly common phenomenon in this country.

The researchers studied the families flowing into and out of poverty and found nothing special about the vast majority--they were similar to the other three quarters of the study population that stayed above the poverty line. But researchers did find a small number of people--2.6 percent of the total--who stayed below the poverty line eight out of the ten years studied. Researchers dubbed these people the persistently poor and found they did

*The study is being conducted by the Survey Research Center of the Institute for Social Research at The University of Michigan. During the course of this study, which began in 1969 and is still going on, interviewers have asked the heads of some 5,000 American families about their income, employment, family status, and other matters every year since 1968. The results of these interviews have been made available to researchers across the United States. Unlike the U.S. Census Bureau, which simply takes periodic snapshots of the population and its characteristics, the Panel Study follows the fortunes of the same people over many years. The longitudinal nature of the Panel Study enables analysts to better understand patterns of economic change over time affecting individuals and their families. Unless otherwise noted, the information about the Panel Study reported in this paper comes from Duncan (1984).

differ from the rest of the population. The persistently poor were concentrated in black households and in female-headed households,* particularly in black female-headed households. Families headed by non-elderly black women were eight times as likely to be found among the persistently poor as these families were to be found among the general population. White non-elderly two-parent or male-headed families,** on the other hand, were one sixteenth as common among the persistently poor as they were among the total population (see Table 4).

Table 4
Groups at greater and lesser risk of persistent poverty,
United States, 1978

Group	Proportion of the total population	Proportion of the persistently poor
Black persons	12%	62%
Female-headed families	19	61
Black non-elderly female-headed families	4	32
Black non-elderly two-parent/ male-headed families	6	20
White non-elderly two-parent/ male-headed families	65	4

Source: Duncan (1984).

The temporary poor managed to leave poverty in a year or two without much outside help, Panel Study analysts found. Conversely, the persistently poor appeared to need a great deal of assistance--and, as one might expect, they were also the ones whose economic status was the most difficult to

*A female-headed household has no husband present in the household. This can be because the woman heading the household is widowed, divorced, separated, or never married.

**Published census data do not separate male-headed households from two-parent households.

change. Moreover, while persistently poor persons represented a small percentage of all the people who ever fell into poverty over a long period of time, they represented 60 percent of all the people who were poor at any one point in time.*

High Poverty Among Increasing Numbers of Black Female-Headed Families

Clearly the persistently poor have more complex needs than do the temporary poor. Too, by definition their need for assistance is long term. It seems useful, therefore, to examine the population of the Washington area in general and of the District of Columbia in particular in an attempt to identify the proportion of persons at apparent risk of persistent poverty.**

*Bane and Ellwood (1983). This is because by definition the persistently poor stay poor for a long period of time. Bane and Ellwood compare poor people to hospital patients. Most hospital patients are in and out of the hospital in a few days. A very small number of all hospital patients stay for many months. When one takes a census of a hospital at any one point in time, however, many beds are occupied by people in for a long stay.

**The rest of this paper sometimes includes comparisons among four groups: blacks in the District of Columbia; whites in the District of Columbia; blacks in the Washington suburbs; whites in the Washington suburbs.

Since this paper has already shown that poverty in the Washington area has been disproportionately concentrated among blacks in the District of Columbia, the reader may wonder why I still sometimes present four sets of data (black and white; District and suburbs) rather than one (black/ District). I do so for two reasons.

The first involves general trends versus specific trends. For example, if data reveal equal declines in rates of employment for all area residents, that would differ significantly from data showing declines in rates of employment for District blacks and simultaneous increases in rates of employment for the other three groups. By giving data for all four groups, I am attempting to help the reader distinguish between general trends affecting most residents of the Washington area and particular trends affecting blacks in the District of Columbia. This practice also allows the reader to assess the relative strengths of such trends. Second, it is important to observe that many of the poverty problems identified here are particular to some black persons living in the District of Columbia rather than problems that affect all black people equally. As we have already seen, both the Washington area and the District have significant percentages of black residents in the middle and top income brackets.

As a first step in this effort, let us look briefly at how the District compared in 1980 with the six other central cities with regard to female-headed families--the type of family shown by the Panel Study to be at greatest risk of persistent poverty.

Consistent with the Panel Study findings, female-headed families of all races in all seven cities bore a disproportionate share of the poverty burden, with poverty rates nearly one and a half times as high as those for all families (see Table A12). In all seven cities, this higher incidence of poverty was found among black female-headed families as well (see Table 5). Nonetheless, in keeping with the District's relatively low overall poverty rates compared with the other central cities, poverty rates for persons in female-headed families were lowest in the District, both for blacks and for all races taken together (see Table A12 and Table 5 above). Thus poverty among the District of Columbia's most vulnerable group is still no worse--and in most cases is much better--than poverty among that same group in the six other central cities studied. From that perspective the District's glass is three quarters full.

But when we compare the District with the rest of the Washington metropolitan area, among the same vulnerable groups the District's glass is still three-quarters empty, as we shall see below.

We have no longitudinal data for the Washington area comparable to the Panel Study data that would allow us to distinguish with certainty between temporarily and persistently poor persons. Considerable census data from 1970 and 1980 are available, however, about blacks in general and black female-headed families in particular, including data on their income in relationship to the overall poverty standard. This information, when combined with the national Panel Study findings, permits us to make reasonable estimates of trends involving groups at apparent risk of persistent poverty in the District of Columbia.

Table 5
 Percentage of black female-headed families in poverty, 1980
 Seven central cities

Black Female-Headed Families in Poverty	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
As a percent of all female-headed families	50%	45%	45%	51%	41%	31%	41%
As a percent of all families in poverty	71	75	78	74	69	69	74

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Between 1970 and 1980 in the Washington area, the trends involving female-headed families ran in the wrong direction: The number of black female-headed families increased, as did their share of the black population. As a percentage of all black families in the Washington area, female-headed families increased greatly between 1970 and 1980, rising by almost one-half. In the District, black female-headed families increased from 29 percent to 42 percent of all black families. In the suburbs, they rose from 17 to 29 percent.

During the seventies, poverty among black female-headed families in the Washington area remained high, much higher than poverty among the overall population. In the District, nearly one-third of all black female-headed families were poor in both 1970 and 1980 (see Table 6). Because black female-headed families not only were likely to be poor but also were increasingly numerous, in 1980 persons in female-headed families accounted for one-third of the District's total black population and half of the District's black population in poverty.

High levels of poverty among female-headed families are not inevitable. Although poverty among Washington-area female-headed families significantly exceeded poverty among the overall population, the District's black female-headed families were 50 percent more likely to be poor than their black counterparts in the suburbs, and more than three times as likely as their white counterparts in the city and the area.* As we will see below, these differentials may be at least partly accounted for by the varying educational levels among the four groups.

*In 1980, poverty rates for female-headed families were: District blacks, 31 percent; suburban blacks, 22 percent; suburban whites, 9 percent; District whites, 8 percent.

Table 6
Numbers and percentages of female-headed
black families and female-headed black
families in poverty,
District of Columbia and Washington suburbs,
1970 and 1980

	1970		1980	
	Number	Percent	Number	Percent
District of Columbia				
All black families	121,058	100	102,415	100
Female-headed black families	34,488	29	43,198	42
Female-headed black families in poverty	11,309	33*	13,195	31*
Washington suburbs				
All black families	38,392	100	97,664	100
Female-headed black families	6,343	17	28,067	29
Female-headed black families in poverty	1,782	30*	5,631	22*

*As percentage of all female-headed black families.

Source: U.S. Bureau of the Census (1972b), Tables 95 and 128 and U.S. Bureau of the Census (1981c), Tables 137 and 187.

High Poverty Among Black District Children

The high incidence of poverty among increasing numbers of black female-headed families caused high poverty rates among black children. In all seven central cities studied, a large percentage of black children lived in female-headed families in 1980. In six of the seven cities, more than half of the black children lived in female-headed families (see Table A9). The District's percentage of black children under sixteen in poverty tied with another city for the lowest percentage of poverty among that age group (see Table A10). Nonetheless, poor black District children made up nearly half of the total number of poor children in the Washington area.

According to the 1980 census, among children of all races in the Washington area under eighteen, 81,000 were poor, and 36,000 of these--45 percent--were black children living in the District. Thirty-three percent of all black children living in the District were poor. Among black children living in female-headed families, 45 percent were poor.

An analysis of Panel Study data* showed that black children born into poverty stayed in poverty for an average of ten years, a finding of persistent poverty the authors called "frightening." Given the increase in black female-headed families and high rates of poverty among these families, it appears that significant numbers of black District children are being born into poverty. If the national data hold true here, then these children can expect to be in poverty for a long time. Certainly under currently prevailing conditions continued high poverty among black District children appears likely.

Negative Trends in Full-Time Employment Among Black District Males

The Panel Study findings show that the rate of full-time paid employment of adult males strongly affects overall poverty rates. Given the disproportionate share of poverty among blacks in the Washington area, especially in the District of Columbia, one would expect to find corresponding problems among black males with regard to full-time employment. Census data show that this is indeed the case, particularly in the District of Columbia, where all the trends for black male employment were in the wrong direction: downward.

*Bane and Ellwood (1983).

One way to estimate the percentage of persons likely to be earning an above-poverty wage is to measure full-time employment, since few part-time jobs pay enough to support a family above the poverty level. (For purposes of this analysis, I have defined a full-time employee as a person working at least fifty weeks in the year and usually working thirty-five or more hours a week.) Between 1970 and 1980,* rates of full-time employment fell for all adult males in the Washington metropolitan area. The rate of decline was much sharper for blacks than for whites, and was sharpest in the District. In 1970, 62 percent of District black males aged sixteen and over worked full time; by 1980 only 39 percent did so. Thus between 1970 and 1980 the rate of full-time adult black male employment dropped by more than one-third (see Tables A13 and A14).

Another way of looking at employment status is to examine the numbers of persons who are not working at all, either because they are unemployed or because they are completely out of the labor force. Between 1970 and 1980 the percentage of black adult males in the District who were either unemployed or out of the labor force increased significantly. The percentage of black males not working at all increased by half, from 27 percent to 41 percent. These increases held true in absolute numbers as well. In 1970, 43,848 black adult males in the District were unemployed or not in the labor force. By 1980, this number had risen to 62,130. This large increase compares to a decline for nonblacks in the District and slight increases for both races in the suburbs (see Tables A15 and A16).

*All employment data are based on responses by residents about work in the past year. For example, 1980 District data are based on responses by people living in the District in 1980 to questions involving their work in 1979.

To explore these trends more closely, it is helpful to look at changes in employment rates for young men aged sixteen to thirty-nine, prime workers for the next generation. We are able to compare 1970 and 1980 full-time employment rates for young black males living in the District among four age groups: late teens, early twenties, late twenties, and thirties. Among young black males the rate of full-time employment fell sharply for all four age groups. The declines are particularly striking for men twenty-five to thirty-nine, a group that includes the peak earners of today and of the next two or three decades. Full-time employment for blacks aged twenty-five to twenty-nine fell by one-sixth, from 75 percent to 63 percent. For men in their thirties the rate also declined sharply, from 79 percent to 69 percent.*

Another aspect of this employment picture, of course, is the percentage of young persons who are unemployed or not in the labor force. Many young men of working age who are out of the labor force are in school full time, with financial support from a parent, a spouse, savings, or a scholarship. As men near their thirties, however, being completely out of the labor force almost always indicates inability, disability, or despair. Among young District blacks in each of the four age groups examined earlier, the percentages who were unemployed or out of the labor force rose sharply between 1970 and 1980. For men aged twenty-five to thirty-nine the percentage

*Among whites the full-time employment rate fell moderately for men in their teens and early twenties but held constant or increased for the two older groups. In all cases they were higher than the black rates. In 1980, 75 percent of white male District residents aged twenty-five to twenty-nine worked full-time, as did 87 percent of white males in their thirties.

doubled. As a result, by 1980 one out of four black males in their late twenties and one out of five black males in their thirties were not working at all (see Table A18).*

Unless the downward trend in employment for black men is reversed--both in the area as a whole and especially for District residents aged sixteen to thirty-nine--poverty is likely to increase among blacks in the Washington area, particularly those living in the District.**

Negative Trends in Full-Time Employment Among Black District Females

The labor force trends were generally not good for black women in the District, although they were not as uniformly negative as they were for black men.

Full-time employment is vitally important for the increasing numbers of women who head households. Blacks in the District have been faring worse than blacks in the suburbs. Between 1970 and 1980, the percentage of black women aged sixteen and over who worked full time held constant at 43 percent for those in the suburbs but fell from 44 to 31 percent for those in the District (see Tables A19 and A20).

A similar gap exists when we look at the percentage of black women who were either unemployed or out of the labor force altogether, and this gap widened between 1970 and 1980. In 1970, black women in the District and those in the suburbs were only two percentage points apart (44 percent

*Each of the corresponding 1980 rates for whites fell slightly. Among white District males aged twenty-five to thirty-nine, 13 percent were unemployed or out of the labor force--half the black rate. Among white men in their thirties, just 6 percent were, compared to 21 percent of black men.

**For 1979/1980 labor force data comparing black residents of the District to black residents of the six other central cities studied, see Table A22. In general, the District's black labor force participation rates were about average among the seven cities for both black men and black women.

for the District, 42 percent for the suburbs).^{*} By 1980, nearly half the black women in the District (47 percent) were not working, compared with fewer than a third (31 percent) of suburban black women. The difference had grown to sixteen percentage points (see Tables A15 and A16).^{**}

Census data are more encouraging for employment among black women aged twenty-five to thirty-nine in the District. Full-time employment for this age group rose moderately between 1970 and 1980, and percentages of those unemployed or out of the labor force fell moderately (see Table A21).

The Relationship Between Black Male Employment and Black Female-Headed Families

Work is the ticket out of poverty for the temporary poor. The majority of the temporary poor in America escape their temporary poverty either by getting a decently paid job or by marrying someone who has one.

But work does not appear to offer such a simple solution for the persistently poor, say Panel Study analysts. One complication is that the persistently poor typically do not obtain jobs paying above the poverty level. For persistently poor black women who are heads of households, the situation is further complicated by family responsibilities.

According to the Panel Study, changes in the composition of a family--birth, death, divorce, remarriage, children leaving home--have the most frequent and dramatic effect on women's incomes. Negative changes in family composition (birth--an additional mouth to feed--or the loss by death, divorce, or desertion of a husband or mate) cause much of the persistent poverty among female-headed families. After a parental breakup, dependent

^{*}They declined significantly for white women in the District and suburbs as well.

^{**}Migration may well account for some or all of these differences (see below). During the 1970s, significant numbers of middle-class blacks moved from the District to the suburbs. Black educational levels are significantly higher in the suburbs than in the District.

children usually live with their mothers. Although some women receive alimony and child support payments, researchers found such payments were typically infrequent and inadequate to cover the cost of raising the children. Moreover, although able-bodied women raising children alone had higher living expenses than the children's fathers, who did not have children in the home to support, the women usually earned significantly lower rates of pay.

The nationwide concentration of persistent poverty among black female-headed families as compared to white female-headed families results in part from differences between black women and white women in rates of marriage and remarriage. Marriage to a man making an above-poverty wage is one of the most likely and most common ways for a woman to leave poverty. But black women leave poverty by this route much less frequently than do white women. Their marriage and remarriage rates are lower than the white rates.

Why do black women marry less frequently than white women? Theories range from the collapse of the family to the effect of current welfare policies to the long history of matriarchy among black women. A simple and compelling explanation has been advanced by the Center for the Study of Social Policy.* Many black men are jobless and thus unable to earn enough money to support a family. The Center, using an analysis of national Census Bureau and labor force data, reported that in percentage terms twice as many black males as white males were unemployed, out of the labor force, in prison, or unknown to the Census Bureau altogether. The report showed a very close correlation between the increasing percentages of black men unemployed or not in the labor force and the increasing percentages of black families headed by women.

*Center for the Study of Social Policy (1984).

Economic considerations inevitably play a major role in family formation. A man whose economic prospects are gloomy may hesitate to marry. And a woman who is already supporting herself and perhaps one or more children may feel it is unwise to add another person to the ranks of those she must feed. Since the data indicate that the economic prospects of many black men are unpromising, this current reality may explain at least part of the national rise in black female-headed households.

Do census data about the Washington area support this thesis of a relationship between black male earnings and the formation of black female-headed households? Two pieces of evidence do lend it support.

First, data show that between 1970 and 1980 the percentage of black men aged sixteen and over in the District who were not working full time increased by nearly two-thirds, while the percentage of black female-headed families increased by nearly half. In the suburbs, the percentage of black men aged sixteen and over who were not working full time increased by over 40 percent, while the percentage of black female-headed families increased by over one-third (see Tables 6 and A17).

Second, we can calculate the numbers of men employed full time per 100 women of the same age and race. On the assumption that full-time employment is generally necessary to support a family, this ratio may indicate the increasing lack of men who are economically qualified for marriage. In 1970 in the District of Columbia, for every 100 black women in their late twenties, there were 65 black men of the same age working full time. By 1980, that number had fallen to 53--in other words, there were two black

women for every man with a full-time job in this age group. Clearly for black women of prime child-bearing age in the District, the limited pool of economically marriageable black men shrank significantly (see Table 7).

Table 7
Men working full time per 100 women
of the same age and race in the
District of Columbia, 1970 and 1980

Age group	1970	1980
Blacks 25-29	65	53
Whites 25-29	81	73

Source: U.S. Bureau of the Census
(1981a), Table 213 and U.S.
Bureau of the Census (1981c),
Table 73.

In keeping with the Panel Study findings, the economic significance for families of both races in the Washington area of having a male householder present* can be seen in the much lower poverty rate of such families when compared to female-headed families. In 1980, District families headed by black women were three times more likely to be in poverty than were those headed by black men (33 percent versus 10 percent). This difference illustrates the profound economic impact on a black family of the presence or absence of an adult male wage earner. The white differences were also great.

*Families with male householders present include both families headed by a single male and families jointly headed by a man and a women.

Can Paid Employment Solve the District's Black Poverty Problem?

It appears likely that significant numbers of poor black people in the District will not be able to pull themselves out of poverty through earnings from employment, at least in the short term. This prognosis applies especially to three subgroups: those who are too young to work, many of whom will not reach working age for more than a decade; those too old to work; and those of working age who are undereducated.

Of the black people in poverty in the District in 1980, four out of nine (44 percent) were too young or too old to work. Poverty was more intense among those younger and older age groups than among persons of working age (see Table 8).

Table 8
Poverty among black District residents
by age group, 1980

	Percent in Poverty
Persons under 16	33%
Persons 16-64	18
Persons 65 plus	25
Persons of all ages	22
Source: U.S. Bureau of the Census (1981a), Table 245.	

Clearly, people too young or too old to work cannot be expected to pull themselves out of poverty through their own earnings. They can be helped in just two ways. If their family includes a wage earner, and if that wage earner earns enough money to lift the entire family out of poverty, then those dependent family members will no longer be in poverty. If not, some form of income support--either public or private--is the only other way persons not of working age can leave poverty.

An example of how income support can reduce high poverty rates is the impact of increased social security payments during the seventies. Poverty among blacks aged sixty-five or more in the District declined from 31 percent in 1970 to 25 percent in 1980. (Recall that total black poverty in the District increased moderately during this period.)* Similar declines in poverty among the elderly occurred among both blacks and whites nationwide.

Now let us turn to the poor black people of working age in the District, those aged sixteen to sixty-four. What are their apparent chances of earning their way out of poverty?

A recent public service advertisement advised, "To get a good job, get a good education." If by a "good job" we mean one that is well paid, this ad is certainly correct. Extensive data in the Panel Study reports and elsewhere document the positive relationship between years of school completed and lifetime earnings from employment. To forecast future earnings of District blacks, we must start by looking at educational attainment.

To put the District of Columbia in context, I compared the educational attainment of its black and white men and women with that of corresponding groups in the other six central cities. A 1985 study published by the Greater Washington Research Center** showed that overall educational levels for both blacks and whites in the Washington area ranked highest among the nation's ten largest metropolitan areas. Nearly one-third of the area's 1980 population aged twenty-five years and over were college graduates. Consistent with this finding, among blacks of both sexes, the percentage of

*Poverty among elderly suburban blacks declined from 38 percent to 21 percent. Poverty among elderly nonblacks declined as well: from 14 to 10 percent in the District and from 11 to 6 percent in the suburbs.

**Grier and Grier (1985).

college graduates in the District of Columbia ranked the highest of the seven central cities studied in this paper. The percentage of blacks who had completed high school in the District ranked second. However, the District also had significant percentages of blacks with low educational attainment levels. In its percentage of black adult males who had less than a ninth grade education, the District ranked fourth out of seven (see Table A23).

Given the strong positive relationship between increased education and increased earnings, trends in educational attainment involving District blacks are of particular importance. Between 1970 and 1980 the education level of District blacks improved significantly, particularly among young black persons. Among all black District residents aged twenty-five and over in 1980, 55 percent had completed high school. Among black persons aged fifteen to thirty-nine, roughly 75 percent had completed high school.

Young District blacks' 1980 college completion rates were significantly higher than the national black equivalent. Between 15 and 17 percent of young District blacks aged twenty-five to thirty-nine had completed four years of college (see Tables A25 and A26), compared to the national black average for that age group of about 11 percent and the national average for persons aged twenty-five and over of all races of 17 percent.

Although the trends are upward for educational attainment of District blacks, gaps between blacks and whites in the area remain substantial. District whites have unusually high educational levels. In 1980, for example, between 70 and 80 percent of District whites aged twenty-five to thirty-nine had completed four years of college (see Tables A25 and A26).

This was roughly three times the national average for all races in this age group and five times the equivalent average among young District blacks.*

Working-age persons of lower educational attainment make up a disproportionately high share of the District's black working-age population in poverty. This can be measured by looking at the educational level and poverty status of three groups, all aged twenty-five to sixty-four: men heading or co-heading families, women heading families, and unrelated individuals. In each of these three groups, persons with less than a high school diploma make up less than half the population of that group but considerably more than half the poverty population of that group (see Table 9).

Table 9
Percentage of poor black District
residents aged 25-64 with less than
four years of high school,
by family status, 1980

Family status	Persons with less than 4 years of high school	
	Percent of Total Group	Percent of Group's Poverty Population
Males heading or co- heading families	41	58
Females heading families	44	64
Unrelated individuals	35	57

Source: U.S. Bureau of the Census (1981a), Table 247.

*These unusually high white educational levels, found throughout the Washington area, raise several questions that are beyond the scope of this paper: How many jobs paying above the poverty level are available in the District and in the surrounding suburbs for which a high school diploma is not required? How many jobs are there for which a high school diploma is a satisfactory level of educational attainment? What has been the effect, if any, of the unusually high white educational levels in the Washington area on the minimum educational standards set by area employers for jobs that pay wages above the poverty level?

The Additional Difficulties Facing Poor Working-Age Black Female Family Heads

Poor black women of working age who head their own families in the District can be expected to have particular difficulty in trying to earn their way out of poverty. They must confront three problems: inadequate education, more children, and low rates of pay.

Since persons in female-headed families made up half the total number of poor black persons in the District in 1980, the ability of working-age female family heads to earn their way out of poverty will have a large impact on the overall poverty situation among blacks in the District. As Table 9 showed, almost two-thirds (64 percent) of all poor black female family heads aged twenty-five to sixty-four had completed less than four years of high school. This was a larger percentage of undereducated persons than among males heading or co-heading poor families and larger than among unrelated individuals. In light of the higher educational levels generally prevailing in the area, educational deficiencies among adult women heading poor black families must be considered a serious barrier to their chances of finding full-time jobs paying wages above the poverty level.

A second problem confronting poor black women heading families is the number of dependent children under eighteen for whom they must provide. Among District blacks in both 1970 and 1980, poor families had more children under eighteen than did families who were not poor. This is not surprising, since children under eighteen typically represent a net income loss to a family unit. Therefore, with each child under eighteen family wage earners usually need to earn more to stay out of poverty. For example, a woman earning \$5,000 in 1980 would have stayed out of poverty if she lived in a three-person family with another wage earner who also earned \$5,000 and one

dependent child. The same woman earning the same amount would have fallen below the poverty line if she were the sole earner in a three-person family with two dependent children.

Among all District black families, the average number of children under eighteen per family dropped by nearly 30 percent between 1970 and 1980. For poor black female-headed families, the average number dropped almost as fast. However, it remained higher than the average in poor families headed by two parents or by men, and twice as high as in all types of non-poor families (see Table 10).

Table 10
Average number of dependent children under eighteen
in black families, District of Columbia,
1970 and 1980

Type of Family	Average Number of Children Under 18	
	1970	1980
Two-parent/male-headed families		
Not in poverty	1.4	0.9
In poverty	2.1	1.4
Female-headed families		
Not in poverty	1.5	1.2
In poverty	2.9	2.1

Source: U.S. Bureau of the Census (1972a), Table 207
and U.S. Bureau of the Census (1981a), Table
245.

One cannot tell from the data which came first, the poverty or the children. One can tell, however, that of all black family heads, women who headed their own families had the largest average numbers of dependent children to feed. Because a female-headed family by definition typically has just one resident legal parent, and because that parent is often the sole wage earner, it follows that most poor women heading their own families

must earn more than earners in other types of families to get themselves and their children out of poverty.

A final problem confronting female family heads is the lower earnings women receive compared with men. As we will see in the section that follows, on average black men earn less than white men, and women earn less than men.

Differences in Earnings Among Black and White Men and Women

Both the 1970 and 1980 censuses reported that black men in the Washington area earned significantly less than did white men. Given the black/white differences in educational attainment and in rates of full-time work, these earnings differences are to be expected. However, these differences generally persisted even among area males who were full-time workers, were members of the same age group, and had the same level of education.*

Detailed census data make it possible to compare male 1979 earnings by race in the District of Columbia. These data are interesting for several reasons. First, they are earnings data, not total income data. They eliminate distortions caused by unearned income, whether from social assistance programs, intra-family transfers, savings, or inheritance. Second, they are for earnings of full-time workers, so they eliminate distortions caused by counting part-time workers. Finally, they are divided by small age groups

*Black/white earnings comparisons using census data yield results that are far from complete. The Appendix contains two tables (A27 and A28) on the subject. The reader who takes the time to study the tables in detail should be careful to keep in mind the significant educational differences between Washington's blacks and whites. These differences mean that the two groups overlap one another much less than a quick glance at the tables would appear to demonstrate. For example, in 1980 all but 3 percent of white males aged between twenty and thirty-nine had completed high school. Thus all the black/white comparisons involving males with less than a 12th grade education run the risk of being greatly distorted because they involve such small numbers of white men.

and by educational attainment. In total, they make possible group-to-group comparisons across forty different age/education subcategories.

The comparisons show persistent black/white earnings gaps. These gaps are larger among older age groups. For all men employed full time in 1979 who had a high school education and above, black men earned an average of 81 cents for every dollar earned by white men.

The Panel Study research included an important finding affecting variations in earnings levels between black and white men: Black men had on average two years less completed schooling than white men. This schooling difference, in turn, accounted for nearly half the earnings gap between the two groups of men. The researchers were unable to account for the rest of the earnings gap, but speculated that at least part of it might be due to racial discrimination.

Both parts of this finding should be kept in mind when considering the black/white earnings gap among men in the District. Some observers attribute the entire earnings gap to racial discrimination. While discrimination is certainly a plausible explanation for part of the gap, differences in educational attainment may bear a significant part of the responsibility.

A positive note does emerge from analysis of the reported 1979 earnings of black and white District men. The smallest earnings differences were among young men aged eighteen to twenty-four, suggesting that the earnings pattern might improve in the future. (However, that was among those who were working full time. Bear in mind the increasing percentages of black men in this age group who were unemployed or out of the labor force.) Improvements in earning patterns would be in keeping with the Panel Study data, which showed earnings of the average black male worker moving closer to those of the average white male worker.

Let us now turn to differences in earnings between men and women.

Nationwide, the Panel Study researchers found relatively small gaps between black women and white women but very significant gaps when both black and white women were compared with white men.* On the local level, according to the data available from the Census Bureau, in the District of Columbia both black and white men had higher incomes and higher earnings from full-time employment than did black and white women of similar ages and educational backgrounds.

*In examining the sources of the female/male wage gap, they found that about one-third of the white female/white male gap and about one-quarter of the black female/white male gap could be explained by differences in work experience and home responsibilities. Women of both races had typically spent two to three years less time in their present employment than had white men. Furthermore, women's work experience involved part-time work more often than did men's. Too, women missed more work on average than did men because of another family member's illness.

But these factors explained only one-quarter to one-third of the gap. What explained the rest of the earnings advantages enjoyed by white men? Education was not a major factor: the educational attainment of white women was nearly equal to white men and that of black women was only about one year less than that for white men.

Although they could not identify objective reasons for the differences, researchers found major differences between the sexes regarding authority on the job. Those who have more authority over other workers are paid more than those with less authority. Education and job tenure did not lead to on-the-job authority for women in the same way they did for men. Nearly half of all men were found to supervise at least one other worker; only one-quarter of working women did so. One out of four men had some say about wage and promotions while only one out of ten women did.

The researchers came to two general conclusions. Their first was that much of the wage gap between the sexes could be explained by either or both of two factors: discrimination and socialization. Sexual discrimination, they observed, has frequently been proven in court cases. Socialization differences cause different career aspirations between the sexes, according to other research studies, and these differences increase with age.

Their second general conclusion was that many women are underemployed in light of their qualifications. This underemployment means such women are not as productive as they could be--a waste of one of our society's valuable resources.

Detailed census data make it possible to compare male and female 1980 earnings by race in the District of Columbia. Based on these data, one can make earnings comparisons between blacks and whites of both sexes.* Table 11 shows how much other race and sex groups in the District earned in 1979 for each dollar earned by white men. Members of all groups compared had completed at least four years of high school. Table 12 shows the same comparisons for District residents who had completed at least four years of college.

Table 11
Average full-time earnings of
high school graduates and above,
District of Columbia, 1979

White men	\$1.00
Black men	.81
White women	.76
Black women	.73

Source: U.S. Bureau of the Census
(1981a), Table 237.

Table 12
Average full-time earnings of
college graduates and above,
District of Columbia, 1979

White men	\$1.00
Black men	.82
White women	.69
Black women	.69

Source: U.S. Bureau of the Census
(1981a), Table 237.

*In looking at these comparisons, one has to be alert for distortions caused by small numbers. Given the different average educational attainment in the District in 1980 between blacks and whites, it is difficult to make reliable black/white comparisons below the high school graduate level. Among blacks, comparisons across the spectrum of educational attainment are probably fairly valid.

Poor black women heading their own families thus had three major problems related to their ability to earn their way out of poverty. They had the lowest educational levels, the most children to feed, and the lowest rates of pay. Taken together, these three problems may do much to explain why half the District's total black poverty population lived in female-headed families.

A Look at Some Absolute Numbers

As a supplement to the percentages discussed so far, absolute numbers help convey the actual dimensions of the poverty problem in the District of Columbia. I have selected a few categories that may be of particular interest: more complete data are in the Appendix tables. In each of the categories which follow, the data are from the 1980 census of black persons living in the District of Columbia. Recall that a total of 638,000 persons of all races lived in the District of Columbia and three million persons lived in the entire metropolitan Washington area.

About the 96,000 poor black persons in the District of Columbia in 1980:

36,326 of these poor persons were children under eighteen
10,488 of these poor persons were people sixty-five and older

About the 45,000 black female-headed families:

13,195 of these female-headed families were poor
28,080 children lived in poor female-headed families

About the 40,000 black men and women aged twenty to thirty-nine who had not completed high school:

5,060 men aged twenty to thirty-nine had completed the eighth
grade or less
4,352 women aged twenty to thirty-nine had completed the eighth
grade or less

15,128	men aged twenty to thirty-nine had completed the eighth grade but less than four years of high school
16,053	women aged twenty to thirty-nine had completed the eighth grade but less than four years of high school

About the 75,000 black men and women aged sixteen to sixty-four who were not working:

4,086	men aged sixteen to twenty-four were unemployed
3,747	women aged sixteen to twenty-four were unemployed
5,591	men aged twenty-five to sixty-four were unemployed
21,186	men aged twenty-five to sixty-four were not in the labor force
4,264	women aged twenty-five to sixty-four were unemployed
37,665	women aged twenty-five to sixty-four were not in the labor force

National Poverty Trends Since 1980

The detailed data about the Washington area presented in this paper are the most recent available from the Bureau of the Census. Since they are now several years old, the question naturally arises as to whether they still present a relatively accurate picture of poverty in the area.

No data are available to answer the question directly, but some national data indicate some relevant trends among black persons in poverty. Between 1980 and 1984, poverty among black female-headed families in the United States rose, from 49 percent to an estimated 52 percent. Poverty among related children under eighteen living in such families also rose slightly, from 65 percent to an estimated 66 percent. Among black persons living in central cities, poverty rose sharply, from 29 percent in 1980 to 37 percent in 1983, the latest year for which data are available.*

*Based on other trends, one can reasonably speculate that poverty among this group was lower in 1984 than in 1983. However, it does not seem reasonable to speculate that the 1984 poverty level was lower than the 1980 level. It seems probable that it was higher in 1984 than in 1980.

Thus, based on available national data, it appears reasonable to conclude that this paper presents a relatively accurate current picture of poverty among blacks living in the District of Columbia.

Long-Term Strategies to Reduce the District's Black Poverty Population

This analysis indicates that over the long term, the single most effective way the District could reduce its black poverty population may be to increase the educational levels of its poor residents, especially its young residents in poverty. This strategy could be supported by two other efforts: to reduce teenage childbearing and to increase employment opportunities.

The clear association between inadequate education and inadequate earnings needs to be more widely understood by District residents. Recently various black leaders have been emphasizing the importance of education to low-income members of the black community. Much has been done; much more remains to be done. Particularly in the highly educated Washington-area labor market, poor blacks must increase their educational levels.

Teenage childbearing has been shown in national studies to be associated with low educational attainment. Young women who have children while still in their teens often leave school, never to return. Programs that manage to reduce teenage childbearing should have a positive effect on educational levels.

Increased educational attainment and increased employment opportunities should do much to reduce the poverty population over the long term.

No Easy Answers for the Short Term

Given the large numbers of poor persons not of working age, and given the low prevailing rates of pay for many jobs held by undereducated persons, in the near term the only way to reduce poverty among significant numbers of persistently poor black District residents appears to be through some form of enhanced income support.

As we have seen, 56 percent of poor black District residents are of working age. As we have also seen, large numbers of black working-age District residents who are poor have less than a high school education. Many full-time jobs typically held by undereducated adults pay wages too low to lift a family above the poverty level. Because of these low wages, many persistently poor adults and their families cannot escape poverty through their earnings from full-time work.*

This problem appears especially acute for poor black persons in female-headed families---half the District's poverty population. Recall that the women heading these families had more children to support, had attained lower educational levels, and received lower rates of pay. The situation is further complicated for such women by the high cost of medical care for children.** For some female family heads with children, even jobs that pay

*It should be noted that the structure of most current programs to help the poor find work appears to encourage efforts to place temporarily poor adults in jobs rather than efforts to place persistently poor adults in jobs. This is because it takes longer and costs more to assist persistently poor persons as compared with temporarily poor persons who are "job ready." Programs designed to help the greatest numbers of persons in the shortest period of time inevitably must favor the temporarily poor.

**This also applies to poor male household heads with children and poor two-parent families with children. But the problem is especially common among poor female-headed households.

above the poverty level may not make sense financially. This is because a woman who leaves welfare for a paying job loses Medicaid benefits for her children. (See Appendix A for further discussion of this problem.)

For those persistently poor persons who cannot earn their way out of poverty--either because they are not of working age and those upon whom they depend cannot earn above-poverty wages or because they themselves cannot earn above-poverty wages--the only other way they can leave poverty appears to be through direct income support.

The statement that income support appears to be the only short-term way to lift a significant percentage of the District's persistently poor people out of poverty raises a host of complex questions. Some revolve around issues of triage: Can a system distinguish between those able-bodied adults who can earn their way out of poverty and those who cannot? How can the work ethic be preserved?

Moreover, is it possible to create a system providing income support for able-bodied adults and their families that is politically acceptable? Should we have public service work requirements? Could we design an approach that is not overly punitive to the unemployed, that does not threaten the jobs of the present work force, that does not divert excessive amounts of scarce funds into administrative and supervisory salaries, and that does not result in a program of make-work? What would we do about affordable day care, medical care, transportation, job counseling, the concentration of women in minimum wage jobs, and the like?

Finally, how would such an effort be financed? What would the costs be? Where would the money come from? Would it be necessary to raise taxes and/or reduce other services?

Clearly, these questions about how to deal with poverty over the short term are beyond the scope of this paper to answer. But they must be faced or we are not likely to reduce poverty among significant numbers of the persistently poor.

Appendix A: The Problem of Health Insurance for Low-Income Working Families

For some family heads with children, even jobs that pay above the poverty level may not make sense financially. Consider two hypothetical women who live in the District. Both are persistently poor and have no financial resources. Mrs. A has one child; Mrs. B has three children. Table 13 shows the maximum subsidies potentially available to them as of August 1985 from AFDC payments (cash received from Aid to Families with Dependent Children), Food Stamps (free stamps that can be used instead of cash to buy food), and Medicaid (free medical care for themselves and their children).

Table 13
Maximum potential subsidies, 1985

Source	Mrs. A (1 child)	Mrs. B (3 children)
AFDC	\$3,072	\$4,788
Food Stamps	1,740	3,168
Medicaid	essentially unlimited	essentially unlimited

Table 14 shows what would happen to each woman if she accepted a job that pays \$12,000 a year (above the official 1985 poverty level for a family of four) and includes free health insurance for the worker but not her dependents.

Table 14
Maximum potential net in
cash and stamps, 1985

	Mrs. A (1 child)	Mrs. B (3 children)
Salary	\$12,000	\$12,000
AFDC	0	0
Food Stamps	0	1,272*
Medicaid	0	0
Federal, District, and Social Security taxes	(2,326)	(1,902)
Approximate net cash and stamps	\$9,674	\$11,370

What Table 14 does not show is the problem each woman would face in obtaining and paying for medical care for her children. Most employee benefit packages, particularly for undereducated, low-skilled employees, provide health insurance for the worker but do not provide health insurance for dependents. Yet access to medical care for dependents can be vital for a family head, particularly for one whose children suffer from chronic medical problems (disproportionately common among the poor).

The cost to an employee of a medical plan with benefits roughly comparable to Medicaid is about \$1,200 per dependent per year, and even then such a plan would almost certainly require additional copayments on the worker's part for medical services. Given these costs, Mrs. B with three children would face more than \$3,500 in medical insurance costs, entirely apart from any additional copayments required in the case of actual sickness. This would represent one-third of her net income from cash and Food Stamps. Thus Mrs. B would probably be as well off financially not

*Assumes \$300 in rent plus the District standard \$210 utilities assumed cost for a family of four. Food Stamp experts caution this is an abstract, hypothetical case--real cases are more complicated and vary greatly.

working as working--and if she were not employed her children's complete medical care would be assured at no cost to her. (The \$1,200 Mrs. A would have to pay would represent 12 percent of her net income--high, but far lower than Mrs. B's bill.)

But this condition would not persist all Mrs. B's life. Once her children reach twenty-one (or once they reach sixteen if they are no longer in school), their AFDC checks will stop. And once her youngest child reaches age six, AFDC will require her to attend a job training or employment program and to accept a job if it is offered to her.

Thus during her younger years, when she is still forming her life pattern, this hypothetical undereducated woman in persistent poverty may find that she and her children are better off if she doesn't work, even at a job paying \$6 an hour. But later, when her life pattern is formed, supports will be withdrawn, and after years of unemployment she will be required to become self supporting.

Much could be done to improve this situation by changing Medicaid regulations in the District. Several states have devised various approaches that allow mothers to become self supporting but to retain some Medicaid benefits for their children. A helpful step would be to extend Medicaid to cover children of the working poor. This would bring some low-income mothers--and fathers--into the labor force, enabling them to learn job skills and work their way up the employment ladder. Such a step could in the long run be economically advantageous to the District and could result in improved role models for low-income children.

List of References

- Bane, Mary Jo and Ellwood, David T. 1983. Slipping into and Out of Poverty: The Dynamics of Spells. Cambridge, Mass.: National Bureau of Economic Research.
- The Center for the Study of Social Policy. 1984. The "Flip-Side" of Black Families Headed by Women: The Economic Status of Black Men. Washington, D.C.: The Center for the Study of Social Policy.
- Duncan, Greg J. 1984. Years of Poverty, Years of Plenty. Ann Arbor, Mich.: Institute for Social Research, The University of Michigan.
- Grier, George and Grier, Eunice. 1985. The Washington Labor Force: An Asset in a Changing Economy. Washington, D.C.: The Greater Washington Research Center.
- U.S. Bureau of the Census. 1972a. Census of Population: 1970. Detailed Characteristics. Final Report PC(1)-D. District of Columbia. Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1972b. Census of Population: 1970. General Social and Economic Characteristics. Final Report PC(1)-C. District of Columbia. Washington, D. C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1981a. 1980 Census of Population. Volume 1. Characteristics of the Population. Detailed Population Characteristics. PC80-1-D. California. District of Columbia. Georgia. Maryland. Massachusetts. Ohio. Texas. Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1981b. 1980 Census of Population. Volume 1. Characteristics of the Population. General Population Characteristics. PC80-1-B. California. District of Columbia. Georgia. Maryland. Massachusetts. Ohio. Texas. Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1981c. 1980 Census of Population. Volume 1. Characteristics of the Population. General Social and Economic Characteristics. PC80-1-C. California. District of Columbia. Georgia. Maryland. Massachusetts. Ohio. Texas. Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1982. Statistical Abstract of the United States: 1982-83. (103d edition.) Washington, D.C.: U.S. Government Printing Office.
- U.S. Bureau of the Census. 1984. 1980 Census of Population. Volume 2. Subject Report: Poverty Areas in Large Cities. PC80-2-8D. Washington, D.C.: U.S. Government Printing Office.

Table A1
 Selected central cities that can be
 compared to the District of Columbia
 (1980 U.S. Census data)

	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Geographic area	South	Mid- Atlantic	North- east	Mid-West	South- west	Mid- Atlantic	West Coast
Population	425,072	786,775	562,994	573,822	904,078	638,333	339,337
Percent Black	67%	55%	22%	44%	29%	70%	47%

Source: U. S. Bureau of the Census (1982).

Table A2
Standard Metropolitan Statistical Areas
that can be compared to the Washington area
(1980 U.S. Census Data)

	Atlanta	Baltimore	Boston	Cleveland	Dallas/ Fort Worth	San Francisco	Washington
Population	2,029,710	2,174,023	2,763,357	1,898,825	2,974,805	3,250,630	3,060,922
Percent black	25%	26%	6%	18%	14%	12%	28%

Source: U.S. Bureau of the Census (1981c), Table 68.

84

Table A3
Persons in poverty in 1979 in the SMSA,
the central city and the suburbs,
seven SMSAs, 1980

Area	Atlanta	Baltimore	Boston	Cleveland	Dallas	Washington D.C.	Oakland/ San Francisco
The SMSA							
Percent in poverty	12	12	9	10	10	8	10
The Suburbs							
Percent in poverty	8	6	7	5	8	6	7
The Central City							
Percent in poverty	28	23	20	22	14	19	15
Percent of all persons in poverty in the SMSA	46	70	42	67	44	46	49
Percent of all persons in the SMSA	21	36	20	30	31	20	31

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A4
 Black persons in poverty in 1979 in the SMSA,
 the central city and the suburbs,
 seven SMSAs, 1980

Area	Atlanta	Baltimore	Boston	Cleveland	Dallas	Washington D.C.	Oakland/ San Francisco
The SMSA							
Percent in poverty	28	28	26	27	25	17	22
The Suburbs							
Percent in poverty	20	15	16	14	26	11	18
The Central City							
Percent in poverty	35	31	29	32	25	22	25
Percent of all persons in poverty in the SMSA	69	89	87	86	63	69	71
Percent of all persons in the SMSA	56	79	80	73	64	53	63

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A5
 White persons in poverty in 1979 in the SMSA,
 the central city and the suburbs,
 seven SMSAs, 1980

Area	Atlanta	Baltimore	Boston	Cleveland	Dallas	Washington D.C.	Oakland/ San Francisco
The SMSA							
Percent in poverty	7	7	8	6	7	5	7
The Suburbs							
Percent in poverty	6	5	7	4	6	4	6
The Central City							
Percent in poverty	13	13	16	14	8	9	11
Percent of all persons in poverty in the SMSA	16	43	30	47	29	16	34
Percent of all persons in the SMSA	9	22	15	20	24	8	23

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A6
Black population by age,
seven central cities, 1980

Age group	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
Children under 16	30%	28%	30%	28%	33%	24%	27%
Persons 16-64	62	64	65	71	62	67	66
Persons 65+	8	8	5	9	6	10	7

Notes: Excludes inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years old. Data are estimates based samples. Column totals may not equal 100 percent due to rounding.

Source: U.S. Bureau of the Census (1981a) Table 245.

Table A7
Percentage of persons below poverty level in 1979 by age,
seven central cities, 1980

Age of group	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Children under 16	40%	34%	32%	32%	21%	28%	30%
Persons 16-64	23	20	18	19	11	16	17
Persons 65+	26	19	13	20	17	19	11

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories and unrelated individuals under 15 years. Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A8
Percentage of black persons below poverty level in 1979 by age,
seven central cities, 1980

Age of group	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
Children under 16	45%	41%	40%	43%	31%	31%	36%
Persons 16-64	29	26	24	24	20	18	22
Persons 65+	39	32	20	32	39	25	15

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories and unrelated individuals under 15 years. Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A9
Black population by selected family characteristics,
seven central cities, 1980

Group	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
Persons in female headed families	45%	46%	48%	42%	37%	42%	42%
Children in female headed families	53	55	57	53	44	52	53
Unrelated persons	14	14	17	14	12	19	19

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years old. Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A10
Black persons below the poverty level in 1979
by selected family characteristics,
seven central cities, 1980

						District of	
Blacks in poverty	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
Persons in families	33%	29%	28%	30%	23%	20%	24%
Persons in female-headed families ¹	53	48	46	53	45	33	43
Persons in male-headed families ²	17	14	13	13	11	10	11
Unrelated individuals	44	43	30	45	33	31	27

Note: Excludes inmates of institutions, persons in military group quarters and in college dormitories, and unrelated individuals under 15 years old. Data are estimates based on samples.

¹No husband present.

²A wife may or may not be present.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A11
Average annual income of black households in 1979,
seven SMSAs, 1980

Income group	Atlanta	Baltimore	Boston	Cleveland	Dallas Fort Worth	District of Columbia	Oakland/ San Francisco
Less than \$5,000	25%	23%	24%	26%	22%	14%	22%
\$5,000 to \$9,999	21	18	21	17	21	15	19
\$10,000 to \$19,999	30	29	30	28	32	31	29
\$20,000 to \$34,999	19	22	18	22	21	27	22
\$35,000 or more	5	8	7	8	5	14	9

Note: Data are estimates based on samples. Totals may not equal 100% due to rounding.

Source: U.S. Bureau of the Census (1981c), Table 136.

Table A12
Female-headed families and
female-headed families in poverty,
seven central cities, 1980

Female-headed families in poverty	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
As a percent of all female-headed families	45%	40%	37%	44%	29%	29%	36%
As a percent of all families in poverty	68	68	66	66	52	67	64

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981a), Table 245.

Table A13
Males 16 and over who worked full time:
District and suburban blacks and whites¹ compared, 1970

	<u>District males</u>		<u>Suburban males</u>	
	<u>Black</u>	<u>White</u>	<u>Black</u>	<u>White</u>
Total males 16 and over	163,727	83,703	49,434	637,555
Total males in labor force ²	125,208	58,604	39,391	546,513
Total males who worked full time ³	101,152	48,135	33,443	473,637
Full time workers as percent of total males	62	58	68	74
Full time workers as percent of total males in labor force	81	82	85	87

¹Separate SMSA data for whites are not available. Figures given are "Total" less "Negro." In 1970, just one percent of the population was neither white nor black.

²Civilian labor force plus armed forces.

³Armed forces plus "full time" workers.

Source: U.S. Bureau of the Census (1972a), Table 164.

Table A14
 Males 16 and over who worked full time:
 District and suburban blacks and whites compared
 1980

	<u>District males</u>		<u>Suburban males</u>	
	<u>Black</u>	<u>White</u>	<u>Black</u>	<u>White</u>
Total males 16 & over ¹	153,400	74,127	130,897	713,966
Total males in labor force ¹	101,191	55,246	105,397	597,790
Total males who worked 35 or more hours a week 50 or more weeks in 1979	59,237	37,203	71,069	450,376
Full time 1979 workers as percent of total males ¹	39%	50%	54%	63%
Full time 1979 workers as percent of total males in labor force ¹	59%	67%	67%	75%

¹In 1980.

Source: U.S. Bureau of the Census (1981c), Tables 128 and 134.

Table A15
 Persons 16 and over unemployed or not in the labor force:
 Blacks and nonblacks compared by sex,
 District of Columbia and Washington suburbs,
 1970

	District of Columbia			Washington suburbs ¹		
	Number unemployed or not in labor force			Number unemployed or not in labor force		
	Total	Percent		Total	Percent	
Blacks						
Males	163,727	43,848	27%	49,434	10,881	22%
Females	196,331	86,556	44	51,486	21,446	42
Nonblacks ²						
Males	83,703	26,734	32	884,985	154,292	17
Females	104,727	52,245	50	934,686	480,395	51

¹Does not include Charles County, Maryland.

²Nonblacks = total less blacks. In 1970 persons other than blacks and whites made up less than 1 percent of the population.

Source: U.S. Bureau of the Census (1972a), Table 164.

Table A16
 Persons 16 and over unemployed or not in the labor force:
 Blacks and whites compared by sex,
 District of Columbia and Washington Suburbs,
 1980

	District of Columbia			Suburbs		
	Number unemployed or not in labor force			Number unemployed or not in labor force		
	Total	Percent		Total	Percent	
Blacks						
Males	153,400	62,130	41%	130,897	31,908	24%
Females	189,615	89,458	47	150,077	46,470	31
Whites						
Males	74,127	20,470	28	713,966	131,402	18
Females	85,822	36,113	42	765,686	321,893	42

Source: U.S. Bureau of the Census (1981c), Tables 128 and 134.

Table A17
 Persons 16 and over not working full time¹
 in 1970 and 1979:
 District and suburban blacks and whites compared by sex
 1970, 1980

	1970		1979	
	District	Suburbs	District	Suburbs
Males 16 and over				
Total black males	163,727	49,434	153,400	130,897
Not working full time	38%	32%	61%	46%
Total white males	83,703	637,555	74,127	713,966
Not working full time	42%	26%	50%	37%
Females 16 and over				
Total black females	196,331	51,486	189,615	150,347
Not working full time	56%	57%	69%	57%
Total white females	104,727	686,869	85,822	851,508
Not working full time	62%	68%	67%	72%

¹Full time work is defined as member of the armed forces or "full time" worker in 1970; person who worked 35 or more hours a week 50 or more weeks a year in 1979.

Source: U.S. Bureau of the Census (1972a), Table 164 and U.S. Bureau of the Census (1981c), Tables 128 and 134.

Table A18
 Labor force status of young males 16-39:
 Blacks and whites compared,
 District of Columbia,
 1970, 1980

	Blacks		Whites	
	1970	1980	1970	1980
Males 16 to 19 years				
Employed full time	18%	10%	16%	13%
Employed part time	14	15	16	26
Unemployed	7	9	3	2
Not in the labor force	61	66	65	58
Males 20 to 24 years				
Employed full time	61	44	48	41
Employed part time	12	14	13	25
Unemployed	6	12	3	3
Not in the labor force	21	28	34	31
Males 25 to 29 years				
Employed full time	75	63	75	75
Employed part time	11	10	9	10
Unemployed	3	9	2	2
Not in the labor force	10	17	14	11
Males 30 to 39 years				
Employed full time	79	69	82	87
Employed part time	8	8	8	6
Unemployed	2	7	2	2
Not in the labor force	8	14	5	4

Source: U.S. Bureau of the Census (1972a), Table 164 and
 U.S. Bureau of the Census (1981a), Table 213.

Table A19
 Females 16 and over who worked full time in 1970:
 District and suburban blacks and whites¹ compared

	<u>District females</u>		<u>Suburban females</u>	
	<u>Black</u>	<u>White</u>	<u>Black</u>	<u>White</u>
Total females 16 and over	196,331	104,727	51,486	686,869
Total females in labor force ²	114,513	53,789	31,393	322,934
Total females who worked full time ³	85,433	39,757	22,362	220,485
Full time workers as percent of total females	44%	38%	43%	32%
Full time workers as percent of total females in labor force	75	79	71	68

¹Separate SMSA data for whites are not available. Figures given are "total" less "Negro." In 1970, just one percent of the population was neither white nor black.

²Civilian labor force plus armed forces.

³Armed forces plus "full time" workers.

Source: U.S. Bureau of the Census (1972a), Table 164.

Table A20
 Females 16 and over who worked full time in 1979:
 District and suburban blacks and whites compared
 1980

	<u>District females</u>		<u>Suburban females</u>	
	<u>Black</u>	<u>White</u>	<u>Black</u>	<u>White</u>
Total females 16 & over ¹	189,615	85,822	150,347	851,508
Total females in labor force	108,255	51,272	109,512	457,885
Total females who worked 35 or more hours a week 50 or more weeks in 1979	59,136	28,252	65,247	241,372
Full time 1979 workers as percent of total females ¹	31%	33%	43%	28%
Full time 1979 workers as percent of total females in labor force ¹	55%	55%	60%	53%

¹In 1980.

Source: U.S. Bureau of the Census (1981c), Tables 128 and 134.

Table A21
 Labor force status of young females 16-39:
 Blacks and whites compared,
 District of Columbia,
 1970, 1980

	Blacks		Whites	
	1970	1980	1970	1980
Females 16 to 19 years				
Employed full time	16%	10%	12%	7%
Employed part time	10	15	15	35
Unemployed	4	8	2	2
Not in the labor force	69	66	71	55
Females 20 to 24 years				
Employed full time	51	42	48	40
Employed part time	10	15	16	29
Unemployed	4	9	2	3
Not in the labor force	32	32	32	27
Females 25 to 29 years				
Employed full time	54	58	60	71
Employed part time	10	10	11	13
Unemployed	3	6	2	2
Not in the labor force	31	24	24	12
Females 30 to 39 years				
Employed full time	56	61	52	66
Employed part time	10	12	13	15
Unemployed	2	4	1	3
Not in the labor force	33	21	32	15

Sources: U.S. Bureau of the Census (1972a), Table 164 and
 U.S. Bureau of the Census (1981a), Table 213.

Table A22
Labor force participation of
black men and women 16 and over in 1979,
seven central cities

	Atlanta	Baltimore	Boston	Cleveland	Dallas	District of Columbia	Oakland
Black men 16 & over							
In labor force ¹	71%	69%	71%	67%	79%	72%	69%
Who worked full time ²							
--as a percent of all males							
in the labor force	51	50	53	51	58	54	48
--as a percent of all males ¹	36	35	38	34	46	39	33
Black women 16 & over							
In labor force ³	61	57	60	53	69	63	59
Who worked full-time ²							
as a percent of all							
females in labor force	41	42	46	41	49	50	42
Who worked full-time							
as a percent of all							
females ²	25	24	27	22	34	31	25

¹As a percent of all males in 1980.

²Full time is defined as 50 or more weeks a year, 35 or more hours per week.

³As a percent of all females in 1980.

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981c), Table 134.

Table A23
Years of school completed by
black men and women 25 and over,
seven central cities,
1980

	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
Black males 25 & over							
Completed 8th grade or less	28%	33%	18%	24%	20%	23%	18%
Completed 4 years of high school	50	42	63	48	59	64	67
Completed 4+ years of college	10	6	10	4	9	13	11
Black females 25 & over							
Completed 8th grade or less	26	26	17	20	18	19	16
Completed 4 years of high school	51	47	60	51	60	65	66
Completed 4+ years of college	10	7	8	4	9	12	9

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981c), Table 132.

Table A24
Years of school completed by
white men and women 25 and over,
seven central cities,
1980

	District of						
	Atlanta	Baltimore	Boston	Cleveland	Dallas	Columbia	Oakland
White males 25 & over							
Completed 8th grade or less	12%	27%	14%	22%	11%	5%	11%
Completed 4 years of high school	78	55	73	54	77	88	80
Completed 4+ years of college	45	20	29	10	36	68	37
White females 25 & over							
Completed 8th grade or less	15	30	16	24	12	7	12
Completed 4 years of high school	71	49	70	50	73	86	78
Completed 4+ years of college	28	12	19	6	21	49	28

NOTE: Data are estimates based on samples.

Source: U.S. Bureau of the Census (1981c), Table 126.

Table A25
Years of school completed for males 15 and over by age and race:
Blacks and whites compared,
District of Columbia,
1970¹, 1980

	Total		Completed 8th grade or less (percent)		Completed less than 4 years of high school (percent)		Completed 4 years of high school or more (percent)		Completed less than 4 years of college (percent)		Completed 4 or more years of college (percent)	
	1970	1980	1970	1980	1970	1980	1970	1980	1970	1980	1970	1980
Total males aged 15 and over ¹												
Black	174,904	157,834	31	21	60	49	40	51	94	90	6	10
White	85,142	74,598	13	5	24	11	76	89	60	40	40	60
Males 15 to 19 ²												
Black	29,919	23,337	44	26	88	84	12	16	99	100	1	--
White	7,263	4,798	18	7	50	40	50	60	99	100	1	--
Males 20 to 24												
Black	21,741	21,171	8	8	35	34	65	66	97	95	3	5
White	12,511	10,237	2	2	7	3	93	97	72	62	28	38
Males 25 to 29												
Black	20,350	18,613	10	6	36	26	64	74	91	85	9	15
White	10,294	11,317	18	2	7	3	93	97	36	23	64	77
Males 30 to 39												
Black	31,370	28,107	18	8	49	29	51	71	91	83	9	17
White	12,132	17,577	5	1	12	3	88	97	38	20	62	80
Males 40 to 49												
Black	28,669	20,369	31	18	59	43	41	57	91	88	9	12
White	10,558	8,526	10	3	18	6	82	94	49	27	51	73
Males 50 to 59												
Black	22,632	22,471	45	29	70	55	30	45	94	89	6	11
White	12,112	8,081	13	6	25	12	75	88	60	39	40	61

¹1970 data are for persons 14 years and over.

²1970 data are for persons 14 to 19.

Source: U.S. Bureau of the Census (1972a), Table 148 and U.S. Bureau of the Census (1981a), Table 203.

Table A26
Years of school completed for females 15 and over by age and race:
Blacks and whites compared,
District of Columbia,
1970¹, 1980

	Total		Completed 8th grade or less (percent)		Completed less than 4 years of high school (percent)		Completed 4 years of high school or more (percent)		Completed less than 4 years of college (percent)		Completed 4 or more years of college (percent)	
	1970	1980	1970	1980	1970	1980	1970	1980	1970	1980	1970	1980
Total females aged 15 and over ¹												
Black	207,878	193,895	25	17	55	45	45	55	94	90	6	10
White	106,213	86,292	13	6	25	13	75	87	75	55	25	45
Females 15 to 19 ²												
Black	33,469	23,635	36	18	81	77	19	23	100	100	0	0
White	8,524	5,372	15	6	42	32	58	69	100	100	0	0
Females 20 to 24												
Black	29,051	25,229	6	5	27	24	73	76	95	92	5	8
White	13,711	11,046	2	1	6	2	94	98	71	59	29	41
Females 25 to 29												
Black	23,467	22,063	7	5	34	23	66	77	91	83	9	17
White	9,451	11,628	3	1	8	3	92	97	48	25	52	75
Females 30 to 39												
Black	35,056	33,128	12	6	44	28	56	72	91	85	9	15
White	10,459	16,730	6	2	13	4	87	96	58	28	42	72
Females 40 to 49												
Black	33,709	24,900	23	11	55	41	45	59	92	88	8	12
White	12,042	7,457	8	4	17	9	83	91	71	47	29	53
Females 50 to 59												
Black	26,216	27,352	37	21	65	50	35	50	93	89	7	11
White	16,468	9,058	9	6	22	12	78	88	76	61	24	39

¹1970 data are for persons 14 years and over.

²1970 data are for persons 14 to 19.

Source: U.S. Bureau of the Census (1972a), Table 148 and U.S. Bureau of the Census (1981a), Table 203.

Table A27
Mean annual earnings in 1979 of males 18 years and
over who worked full time¹ by years of school completed:
Blacks and whites compared,
District of Columbia,
1980

	Mean annual earnings in 1979 of full time workers							
	Years of school completed							
	Elementary		High School		College			
	0-7 years	8 years	1-3 years	4 years	1-3 years	4 years	5 and 6 years	7 or more years
Males 18 to 24								
Black	\$ 7,352	\$ 7,595	\$ 7,186	\$ 8,801	\$ 9,390	\$13,566	\$13,411	\$ 6,765
White	5,250	8,313	7,956	7,132	9,604	12,289	12,522	32,667
Males 25 to 34								
Black	11,291	12,780	11,618	12,982	15,554	15,390	18,140	21,474
White	14,256	10,656	12,486	12,619	14,515	19,669	21,169	26,732
Males 35 to 44								
Black	11,813	13,262	13,947	15,753	16,578	21,878	24,895	33,105
White	23,011	12,525	14,584	16,315	21,558	31,301	32,808	43,209
Males 45 to 54								
Black	13,399	14,444	15,130	17,367	19,931	25,276	34,140	44,049
White	16,925	18,686	23,686	19,871	28,343	36,853	39,489	50,213
Males 55 to 64								
Black	13,169	14,345	15,336	16,350	18,200	23,652	27,072	35,765
White	14,104	15,064	17,783	20,592	27,710	36,355	43,119	49,750

¹Full time = 35 hours a week or more, 40 or more weeks a year.

Source: U.S. Bureau of the Census (1981a), Table 237.

Table A28
Mean annual earnings in 1979 of females 18 and
over who worked full time¹ by years of school completed:
Blacks and whites compared,
District of Columbia,
1980

Mean annual earnings in 1979 of full time workers								
Years of school completed								
	Elementary		High School		College			
	0-7 years	8 years	1-3 years	4 years	1-3 years	4 years	5 and 6 years	7 or more years
Females 18 to 24								
Black	\$ 8,964	\$ 5,403	\$ 7,619	\$ 8,600	\$ 9,179	\$11,089	\$10,023	\$ —
White	8,815	—	6,432	8,013	9,091	10,908	10,319	8,032
Females 25 to 34								
Black	12,162	10,371	9,863	11,659	12,836	14,447	15,898	22,344
White	17,282	13,620	10,278	12,970	13,813	16,835	18,467	22,228
Females 35 to 44								
Black	10,751	9,243	10,924	13,056	14,806	18,461	21,450	25,060
White	5,992	8,261	10,637	15,903	17,286	22,347	25,993	29,702
Females 45 to 54								
Black	9,252	9,409	11,199	13,692	16,529	19,861	24,413	25,427
White	16,217	15,570	11,281	15,470	19,787	20,866	27,216	29,436
Females 55 to 64								
Black	10,020	8,294	10,835	14,352	13,946	36,952	26,202	25,860
White	7,945	9,832	12,636	17,323	17,473	21,443	26,811	29,697

¹Full time = 35 hours a week or more, 40 or more weeks a year.

Source: U.S. Bureau of the Census (1981a), Table 237.

Greater Washington Research Center
OFFICERS AND TRUSTEES

OFFICERS

- *Chairman: R. ROBERT LINOWES, Linowes & Blocher
- *Vice Chairman: EDMUND B. CRONIN, JR., Smithy-Braedon Co.
- *Vice Chairman: KAREN HASTIE WILLIAMS, Crowell & Moring
- *Treasurer: CARL W. RUPPERT, Price Waterhouse & Co.
- *Secretary: JAMES F. ROGERS, Golembo Associates, Inc.
- *President: ATLEE E. SHIDLER
- *Vice President: PHILIP M. DEARBORN

TRUSTEES

- MINERVA W. ANDREWS, Boothe, Prichard & Dudley
- *MAC ASBILL, JR., Sutherland, Asbill & Brennan
- ROGER R. BLUNT, Blunt Enterprises, Inc.
- *ANN BROWN
- RONALD H. BROWN, Patton, Boggs & Blow
- AMELIE B. BURGUNDER
- VINCENT C. BURKE, JR., Steptoe & Johnson
- *OLIVER T. CARR, Oliver T. Carr Co.
- LISLE C. CARTER, Verner, Liipfert, Bernhard, McPherson & Hand
- MARSHALL B. COYNE, Marshall B. Coyne Corp.
- *KENT CUSHENBERRY, IBM Corp.
- *PAUL DRAGOMIS, Potomac Electric Power Co.
- HENRY A. DUDLEY, JR., The Riggs National Bank
- SHELDON W. FANTLE, Peoples Drug Stores, Inc.
- *THOMAS M. GIBBONS, C&P Telephone Co.
- *AARON GOLDMAN
- LEONARD J. GRANT, National Geographic Society
- STEPHEN D. HARLAN, Peat, Marwick, Mitchell & Co.
- J. WARREN HARRIS, The Hecht Co.
- *JOHN T. HAZEL, Hazel, Beckhorn and Hanes
- *LUTHER H. HODGES, JR., National Bank of Washington
- EDWIN K. HOFFMAN, Woodward & Lothrop
- PHILIP R. HOGUE, Realty Decisions Group, Inc.
- JUDITH R. HOPE, Paul, Hastings, Janofsky & Walker
- FRANK KENT
- RUTH M. LEFFALL
- ELIZABETH ST. J. LOKER, The Washington Post
- NIRA HARDON LONG, Long, Peterson & Zimmerman
- LOUISE LYNCH, Courtesy Associates
- J. ROBERT MacNAUGHTON
- *G. J. MANDERFIELD, Suburban Bancorp
- *DAVID E. McGIFFERT, Covington & Burling
- *WILLIAM E. MILLER, Steptoe & Johnson
- JEFF MITCHELL, American Transit Advertising
- WILL S. MYERS
- A. G. NEWMYER III, Newmyer Associates, Inc.
- *THOMAS J. OWEN, Perpetual American Bank
- GERALD A. POLANSKY, Touche Ross & Co.
- *PAUL E. REICHARDT, Washington Gas Light Co.
- CHARLES B. RUTTENBERG, Arent, Fox, Kintner, Plotkin & Kahn

IVAN SELIN, American Management Systems
JEAN HEAD SISCO, Sisco Associates
LEONARD P. STEUART, II, Steuart Petroleum Co.
*MALLORY WALKER, Walker & Dunlop, Inc.
JOHN P. WHALEN, Consortium of Universities
*BETTI WHALEY, Washington Urban League
*EDDIE N. WILLIAMS, Joint Center for Political Studies
WALKER A. WILLIAMS, Walker A. Williams & Co.

*Executive Committee

Greater Washington Research Center
MEMBER ORGANIZATIONS

Acacia Group
John Akridge Management
Alexander Grant & Company
American Security Bank
The American University
Arent, Fox, Kintner, Plotkin & Kahn
Arnold & Porter
Arthur Andersen & Co.
Arthur Young & Company
Atlantic Research Corp.
AT&T Communications

The Barlow Corporation
BDM International, Inc.
Norman Bernstein Management, Inc.
Blake Construction Co., Inc.
Blue Cross/Blue Shield of the
National Capital Area
Blunt Enterprises, Inc.
Boothe, Prichard & Dudley

Oliver T. Carr Company
Edward R. Carr & Associates
C&P Telephone Company
Coldwell Banker
Colonial Parking
COMSAT Corp.
Coopers & Lybrand
Courtesy Associates
Covington & Burling
Marshall B. Coyne Corporation
Crowell & Moring

Deloitte, Haskins & Sells
Dewberry & Davis
District Photo
John F. Donohoe & Sons, Inc.
Dow, Lohnes & Albertson

Ernst & Whinney
Exxon Corporation

Federal City Council
Federal National Mortgage Assn.
First American Bank, NA
First American Bank of Maryland
First National Bank of Maryland
Folger Nolan Fleming Douglas, Inc.
Fort Lincoln Realty, Inc.
Carl M. Freeman Associates, Inc.
Fried, Frank, Harris, Shriver & Kampelman
Fulbright & Jaworski

The George Washington University
Georgetown University
Gladstone Associates, Inc.
Government Employees Insurance Co.
Greater Washington Board of Trade
Greenhorne & O'Mara, Inc.
Group Health Association

Hammer, Siler, George Associates, Inc.
Hazel, Beckhorn and Hanes
Hazel/Peterson Companies
Hechinger Company
The Hecht Company
Gerald D. Hines Interests
Hogan & Hartson
Horning Bros.
Howard University
Hyatt Regency Washington
George Hyman Construction Co.

IBM Corporation
International Developers, Inc.

Johnston, Lemon & Co., Inc.
Jones, Day, Reavis & Pogue
Journal Newspapers

S. Kann Sons Company
Keyes, Condon & Florence
The Kiplinger Letters

Leopold & Linowes
Linowes & Blocher
Loiederman Associates, Inc.
The Henry A. Long Company

Madison National Bank
Marriott Corporation
Maryland National Bank
McLachlen National Bank
Melrod, Redman & Gartlan
The Milton Company
Mortgage Bankers Association of America
Morton's Stores

National Bank of Commerce
National Bank of Washington
National Geographic Society
National Permanent Bank
NS&T Bank, N.A.
Newmyer Associates, Inc.

Paul, Hastings, Janofsky & Walker
Peat, Marwick, Mitchell & Company
Peoples Drug Stores, Inc.
Perpetual American Bank
Planning Research Corporation
Potomac Asset Management
Potomac Electric Power Company
Price Waterhouse & Company

Quadrangle Development Corp.

Realty Decisions Group, Inc.
Reasoner, Davis & Vinson
Regardie's
Resource Alternatives, Inc.
Richmarr Construction Company
Riggs National Bank
Rockville Crushed Stone, Inc.
Rogers & Wells
Rogovin, Huge & Lenzner
The Rouse Company

Sears Roebuck & Company
Settles Associates, Inc.
SGY Development Ltd. Partnership
Shannon & Luchs
Skidmore, Owings & Merrill
Smithy-Braedon Company
Squire, Sanders & Dempsey
Steptoe & Johnson
Steuart Petroleum Company
Suburban Bancorp
Sutherland, Asbill & Brennan

The Taubman Company
Thomas & Fiske
Time, Inc./Time-Life Books
Touche Ross & Company
Turner Construction Co.

Union Labor Life Insurance Co.
United National Bank of Washington

Verner, Liipfert, Bernhard, McPherson
and Hand

Walker & Dunlop, Inc.
Julia M. Walsh & Sons, Inc.
Washington Gas Light Company
Washington Healthcare Corp.
The Washington Post Company
Washington Times

Washington Urban League
The Washingtonian
WDVM-TV
Weaver Brothers
West*Group
Wilkes, Artis, Hedrick & Lane
WJLA-TV
WMAL Radio
Woodward & Lothrop

"END OF DOCUMENT"